Post-9/11 GI Bill

Latest Changes Funding Levels
Transferability Policy and Lessons Learned

March 2014

Post-9/11 GI Bill Eligibility

- Revisions to Post 9/11 GI Bill were announced in Jan 2011 all of these new provision have been implemented
- To be eligible, members must have at least 90 aggregate days or more active duty
- Full benefits available after 36 months of qualifying service
  - Pro-rated benefits are available based upon qualified time in service (next slide)
- SELRES qualifying time includes: both voluntary and non-voluntary periods of mobilization, ADSW, ADOS and ADT. It does not include AT
- **Members of the National Guard are eligible for benefits but have restrictions to their qualifying active duty time**
- Exceptions to qualifying service
  - Academy / NROTC graduate qualifying start date follows completion of commissioning source statutory service obligation (AC, RC & Veterans)
  - College Loan Repayment Program qualifying start date follows completion of service obligation (AC, RC and Veterans) (Medical Officers Heath professionals Loan Repayment Program, If service obligation is met prior not applicable)
  - Boot Camp and "A" school training are excluded for service less than 24 months (Veterans and RC with fewer than 36 months on active duty)

Eligibility based on Qualifying Active Duty Service as Determined by VA

Overview of Post-9/11 GI Bill
Qualifying Service

Aggregate Service Requirements	Includes Entry Level and Skill Training	% of Maximum Benefit
(1) At least 36 months	Includes Entry Level/Skill Training	100 %
(2) At least **30 consecutive days,** discharged or released for a service-connected disability		100%
(3) At least 30 months, but less than 36 months		90%
(4) At least 24 months, but less than 30 months		80%
(5) At least 18 months, but less than 24 months	Excludes Entry Level/Skill Training	70%
(6) At least 12 months, but less than 18 months		60%
(7) At least 6 months, but less than 12 months		50%
(8) At least 90 days, but less than 6 months		40%

Sailors only need one creditable service enlistment to

Overview of Post-9/11 GI Bill Benefits

- Tuition & Fees when pursuing a college degree (VA “Net Cost” Payer)
  - Allows NET payment of all in-state tuition and fees at public institutions, including graduate and professional degrees AND
  - Caps private & foreign school tuition and fees at $19,198.31/year
  - Tuition and fees are paid to institution
  - VA will pay the "Net Cost" of tuition and fees:
    - Tuition and fees assessed by institution for the program of education after application of any tuition only waiver, reduction, scholarship, or other Federal, State, institutional, or employer-based aid or assistance
    - If waiver, reduction, scholarship, or other Federal, State, institutional, or employer-based aid or assistance that are **NOT** identified as tuition only the VA will pay the full tuition in accordance with stated guidelines
- Tuition & fees when pursuing a non-college degree
  - Net payment for in-state tuition or fees for public institutions
  - Net payment for actual costs not to exceed $19,198.31/year for foreign & private schools
  - OJT pays prorated on time in the program
  - Flight training pays the actual net costs not to exceed $10,970.46/year
  - Correspondence courses pays actual net costs not to exceed $9,324.89 /year

Overview of Post-9/11 GI Bill Benefits

- Yellow Ribbon
  - Available for veterans and family members who are 100% eligible for benefits
  - May be used to cover out-of-state charges & charges above the $19,198.31/year cap
  - Not available for active duty and their spouses
- Books and Supplies
  - Up to $1,000 annually for books and supplies when **pursuing a degree**
  - $83 per month for books and supplies **when attending non-degree programs and on-the-job training**
  - Active duty members and spouses may receive the book stipend
  - $1,000/24credits = $41.66 per credit taken paid to the student
  - Top-up pays book stipend based on course load (Using only TA may receive the book stipend but their benefits will be charged at a very high rate)
- Examinations:
  - May be reimbursed for more than one licensing or certification test
  - May be reimbursed for National Exams such as SAT, ACT, GMAT, GRE
  - For each of the above categories of exams your entitlement will be charged at the following rate:
    - 1 month of benefit for each exam that costs between $1 - $1,460,
    - 2 months of benefit for each exam that costs between $1,461 - $2,920, ETC

Overview of Post-9/11 GI Bill Benefits

- MGIB Navy College Fund (NCF) is paid at the end of each month
  - A previously guaranteed Navy College Fund kicker under the MGIB program or a kicker under MGIB-SR, will be paid to the student at the end of each month.
  - **BUPERSINST 1780.1A, Chapter 3 provides a detailed explanation on how the NCF is distributed to eligible Sailors or their eligible dependents.**
    - General explanation on how the Navy College benefit is distributed: Taking the total provided when you enlisted, subtracting the total from the amount of what the MGIB was when you came on active duty and dividing the remainder by 36 (the number of months you receive the GI Bill) and this is the amount you will see extra in NCF Kicker deposit.
  - The Navy College Fund is also transferred to your dependents.
- MGIB $600 buy-up does not convert over with the Post 9/11 GI Bill, and the $600 is currently non-refundable.

Overview of Post-9/11 GI Bill Benefits

- Housing Allowance:
  - **The monthly housing allowance for non-distance learning programs (degree and nondegree) will be prorated based on rate of pursuit, rounded to the nearest multiple of 10, for example:**
    - **A student enrolled in 9 credits when 12 credits is full time. The rate of pursuit is 75% and the student will receive 80% of the applicable BAH rate**
    - **A student who enrolled in 10 credits when 12 credits is full time, the rate of pursuit is 83% and the student will also receive 80% of the applicable BAH rates**
    - Must be attending full time to receive full applicable BAH rates
    - If attending less than half time, the BAH will not be paid
  - **Monthly housing allowance may be payable to students enrolled solely in distance learning programs**
    - **Limits to a max of 50% of the national BAH average**
    - **Distance learning monthly allowance for students attending full-time in 2013-2014 academic year is $714.50**
    - **Prorated based on rate of pursuit, for example;**
      - **A student whose rate of pursuit is 75% would receive 80% of $714.50 or $571.60 a month**
  - **BAH payments vary for OJT training, contact the VA for their current payment rate, (Flight training does not receive a BAH payment)**
  - **BAH will not be paid during breaks or between terms**

Transferability and the Law

- **Transferability is a retention tool, not a benefit**
- **Based on time in the Armed Forces, NOT active duty time**
- The election to transfer benefits to family members must be entered into while the member is in the Armed Forces (defined as active duty with active forces or SELRES. Individual Ready Reserve does not qualify)
- Member must first be eligible for the Post-9/11 GI Bill
- Member to have served at least 6 years in the Armed Forces
- Member to agree to serve at least another 4 years AC or SELRES

Transferability Policy

- Member who has served at least 10 years and either standard policy (Service or DoD) or statute preclude them from committing to four additional years, may still transfer benefits but must commit for the maximum amount of time allowed by such policy or statute
- Service obligation begins when member submits transferability request on the DMDC milConnect TEB application page

The Interim provision below expired 1 Aug 2013
EVERYONE must have a 4 year service obligation, or fall under the 10 year rule above

- Eligible for retirement (20 years or more) on or before August 1, 2009, no additional service required
  - Eligible for retirement on or after August 1, 2009, and before 1 August 2010, one year service required
  - Eligible for retirement on or after August 1, 2010, and before 1 August 2011, two years service required
  - Eligible for retirement on or after August 1, 2011, and before 1 August 2012, three years service required
  - Eligible for retirement on or after August 1, 2012, four years service required

Criteria For Transferability to Family Members

- To be eligible, family member must be enrolled in DEERS at the time of transfer but do not have to be in DEERS when used.
  - Children over the age of 21 must be enrolled full-time in college to remain in DEERS.
  - Once children reach the age of 23, they are no longer eligible to have benefits transferred to them. If already transferred, may use benefits until age 26.
  - Dual Military non benefit designated service member must go to their PSD ID Card section so they can have their dependents added to their DEERS
- Service member may transfer all or a portion to dependents
- Modification or revocation
  - May add, modify or revoke entitlement while serving in the Armed Forces
  - May modify or revoke entitlement after separating from the Armed Forces for those dependents who were given at least 1 month of benefit prior to separating
  - Recommend that you transfer at least 1 month to all your dependents
- Spouse of Active Duty Member
  - May use once the sponsor has served 6 years of service and agrees to 4 additional years
  - **May receive book stipend if enrolled after 1 Oct 2011**
  - **Benefit prorated based on sponsor's eligibility tier**
  - 15-year limitation on benefit use from sponsors last Honorable Discharge

Other Transferability Criteria

- Spouse of Selected Reserve or Veteran is eligible for all benefits
- Dependent child, regardless of sponsor status (AC, RC, Veteran)
  - May use after sponsor has completed 10 years of service
  - Is authorized both the monthly and books/supplies stipends
  - Must meet the requirements of secondary school diploma or 18 years of age
  - May not use after reaching the age of 26
- Dual military that have a combined 72 months of benefit can transfer a combined amount of 72 months to one dependent (there is a proposal in Congress to change this and only allow 48 months for dependents)
- Funds are not taxable & are not considered in any property settlement
- Failure to complete Service agreement
  - Subject to collection of used benefits by VA and may result in loss of transferability option as determined by Navy policy

Other Transferability Criteria

- Failure to complete Service agreement (con't):
  - Exceptions:
    1. Death of the transferor
    2. Discharge or release from active duty or the Selected Reserve for a medical condition that pre-existed his or her service and was not service-connected
    3. Discharge or release from active duty or the Selected Reserve for hardship
    4. Discharge for a physical or mental condition that was not characterized as a disability and did not result from the transferor's willful misconduct, but did interfere with his or her performance of duty
    5. Discharge or release for a disability
    6. Discharge or released for a reduction in force or force shaping
  - The Secretary concerned may promulgate guidance regarding waiver of the military obligation if the individual revokes all transfers and no benefits have been used.

Navy Transferability Policy

- Enlisted Members
  - If not sufficient time on EAOS to meet the required service obligation, member must reenlistment when eligible
  - Page 13s and short term extensions are no longer allowed for active duty enlisted members for the purpose of transferability
  - SELRES enlisted members must sign a page 13 in addition to reenlisting
  - If cannot commit due to high year tenure (HYT), then EAOS must match HYT
  - Members whose HYT date is too far out to extend, must wait until they are approved for the Fleet Reserve, extend and then apply for transferability
  - Senior enlisted who have not applied for transferability, may have to serve beyond 20 years in order to transfer benefits
  - **Performance Based Continuation Board**
    - **E7-E9 retirement eligible members who have already been approved to transfer benefits, and are identified for retirement before fulfilling transferability service obligation end date will not lose transferability**
    - **(Verify that the correct code(s) are on your DD 214) prior to signing your DD 214**

Navy Transferability Policy

- Enlisted Members
  - **Enlisted Retention Board (ERB)**
    - **E4-E8 members in designated ratings, who have already been approved for transfer of benefits, and who are identified for early separation before completing their service obligation may retain transferability**
    - **Members who have not been approved to transfer benefits before they are identified for early separation will be allowed to transfer education benefits if they have served at least 10 years. Member with less than 10 years must be accepted for affiliation with the Selected Reserves (SELRES) and serve the required obligation as a selected reservist**
    - **SPD code for these members is JCC or LCC (Verify this code is on your DD 214**
  - **Members approved for Enlisted Early Career Transition and have transferred benefits can fulfill obligated service if they remain in SELRES drill pay status until the service obligation end date**
  - **Members who voluntarily retire before serving the obligation, will forfeit transferability and any funds expended are subject to recoupment by the VA**

Navy Transferability Policy

- Officers
  - All Active Duty and FTS Officers must sign a page 13 and have it entered into their Electronic Service Record obligating for either four years, or to their Statutory Limitation, whichever is less.
  - SELRES Officers with a 4-year obligation must sign a page 13 and have it entered into their Electronic Service Record
  - The service obligation begins when the officer applies, and is approved for transferability, **NOT THE DATE OF THE PAGE 13** ****TEB requests WILL NOT be backdated for failure to obtain the Page 13****
  - If the officer is required to retire due to statute and cannot commit to the additional service obligation, requests for transferability will be approved
    - The obligation date will match the retirement date
  - **Eligible officers who submit a voluntary retirement request in order to be exempted from consideration by the Selective Early Retirement (SER) board, will retain transferability if the voluntary retirement request is approved.**
    - **SPD code RCC, Service member initiated retirement- reduction in force, will be used (Verify via the VA that the correct code(s) are/is on your DD 214)**

Navy Transferability Policy

- Selected Reserves
  - SELRES officers who have transferred benefits and have remaining obligation, if required per COMNAVRESFORNOTE 5400 must participate in the annual APPLY board IAW COMNAVRESFORNOTE 5400, Navy Reserve Annual National Command and Senior Officer (O5/O6) Non-Command Billet Screening and Assignment Procedures, to retain or qualify for transferability
  - SELRES officers who are not selected for a billet via the annual APPLY board will not lose transferability if, as directed by the CNRFC, they transfer to, the VTU prior to reaching their service obligation end date.
  - SELRES who voluntarily transfer to the IRR (VTU, VPU, or ASP) before serving the obligation, will forfeit transferability and any funds expended are subject to recoupment by the VA
  - SELRES enlisted members with EOS exceeding HYT must remain in SELRES until month of HYT.

Navy Transferability Policy

- Limited Duty Personnel
  - **Members in limited duty status who are eligible to transfer their benefit, must wait until a determination of medical status has been made before applying for transferability**
  - **If a member is cleared for duty and determined to be eligible for continued service, the member will follow the normal policy for transferability**
  - **If the member is designated for a medical discharge, and has ten years of service in the Armed Forces, the member may be approved for transferability with no additional service obligation**
  - **A member with less than ten years of service is not able to transfer the benefit**
  - **The election MUST be made prior to separation, the member MUST provide separation message (from PERS) to the TEB approving official, and the Sailor must be awarded an honorable discharge**

Post 9/11 or MGIB & Tuition Assistance

- Active duty members may use TA and either Post 9/11 GI Bill or MGIB to pay tuition costs…….referred to as Top-Up
- If using Post 9/11, the member's benefits will be charged based on rate of pursuit
  - For example, if the member is taking 3 credits and full time is 12 credits, the rate of pursuit is 25%. If the semester is 90 days long, the member is charged **25% of 90 days or 22 days**
- If using MGIB, the member's benefits will be charged based on amount spent
  - For example, if TA covers all but $100 of the tuition, then the member would use $100 of the $1473 which is ~7%. **7% of 90 days is 6 days**
- **Top-up bottom line POST 9/11=22 Days MGIB=6 Days**
- Post 9/11 GI Bill benefits would be charged the same whether the member used Top-Up or used Post 9/11 to cover all the costs
- Members using Top-Up or Post 9/11 will receive a stipend for books with no additional charge against their benefits
- Members who are using only TA may receive the book stipend but their benefits will be charged

MGIB

- The law will have to be changed and for now, Sailors will automatically be enrolled in MGIB unless they opt out during boot camp
- To stop the $100 monthly deduction
  - Complete VA form 22-1990 & elect Post 9/11
  - Once the member receives a Certificate of Eligibility, it should be faxed to PERS 314 and they will have the payment stopped the month following enrollment into the Post-9/11 GI Bill
  - Member will only be reimbursed for the deductions taken after the VA Form 22-1990 was completed
- Converting from MGIB to Post 9/11
  - Members can convert to Post 9/11 using the VA form 22-1990 both on active duty or after they leave the service
  - Post 9/11 benefits are based on unused portion of MGIB benefits, OR
  - If 100% of MGIB is exhausted, member has 12 months under Post 9/11
  - Refund of $1,200 MGIB contribution, or a prorated amount if some of the benefits were used, will only take place if the Servicemember uses that last month (36th Month) of benefit
  - $600 buy up contribution is not refundable

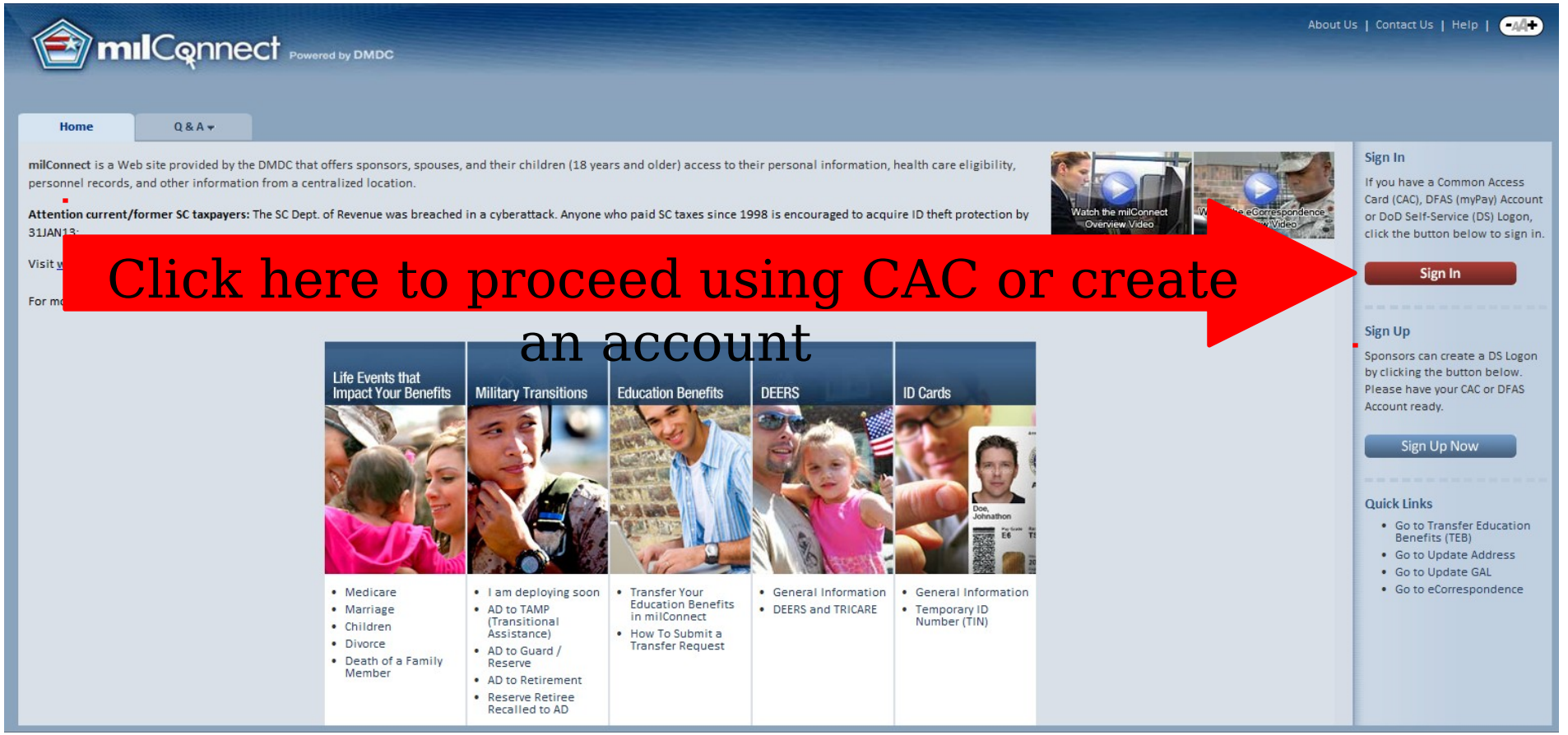
Lessons Learned

- Failure to verify the application was submitted correctly before retirement
  - Don’t let this happen to you…Unless you have exact records showing that you SUCCESSFULLY submitted your request, there is nothing that can be done in this situation
- Failure to verify the application was approved for members still in the Armed Forces
  - Backdating of TEBs is not authorized when the member fails to go back and verify approval
  - Members will have to resubmit and agree to service obligation starting from the date of resubmission/approval
  - Enlisted members who fail to complete the TEB within 30 days after reenlistment must wait until they are eligible to reenlist or extend again (Extensions are not authorized for the purpose of transferability)

Lessons Learned

- Confusion with Service Obligation Requirement
  - Don’t wait to transfer do it as soon as you are eligible. (One month grace period)
  - The service obligation is based on TIS on 1 August 2009
  - Senior enlisted members **SHOULD NOT** wait until they are close to the 20 year mark to apply, thinking all they need to do is 20 years
  - The service obligation begins when the member applies for and is subsequently approved for transferability
  - Service obligation **DOES NOT** start when…
    - The officer signs the page 13 OR
    - The enlisted member reenlists
- Waivers
  - Waivers must be sent to Chief of Naval Operations, Director of Education and Training (N15), but please keep in mind that waivers are normally disapproved, unless the member can prove there was a system error or it was no fault of the member
  - Forgetting to check back on the status of the application or the Page 13 is NOT grounds for approval of a waiver
  - Retirees or members who have separated must send a letter to their Congressional representative

Transfer of Education Benefits
http://milconnect.dmdc.mil/



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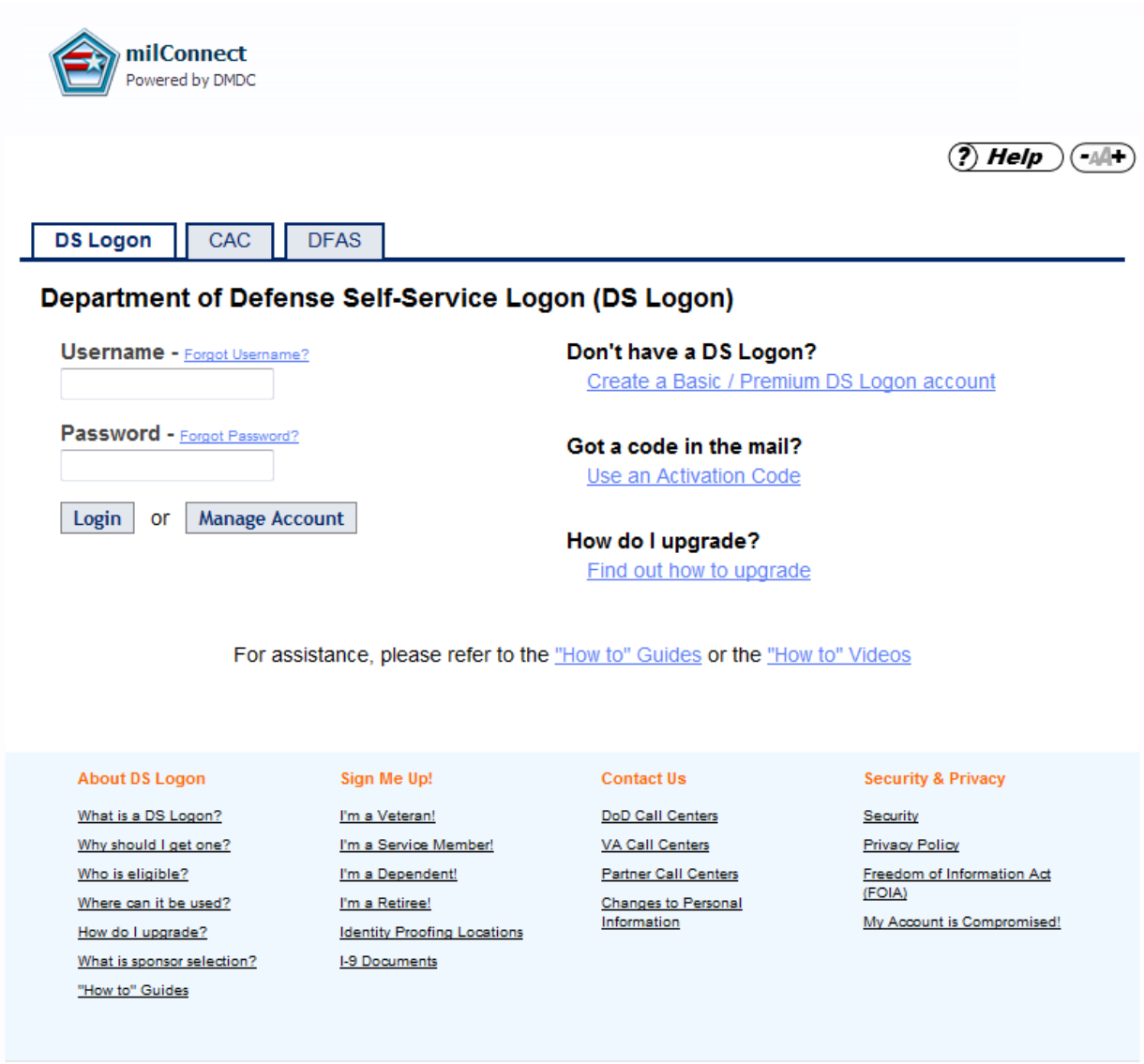

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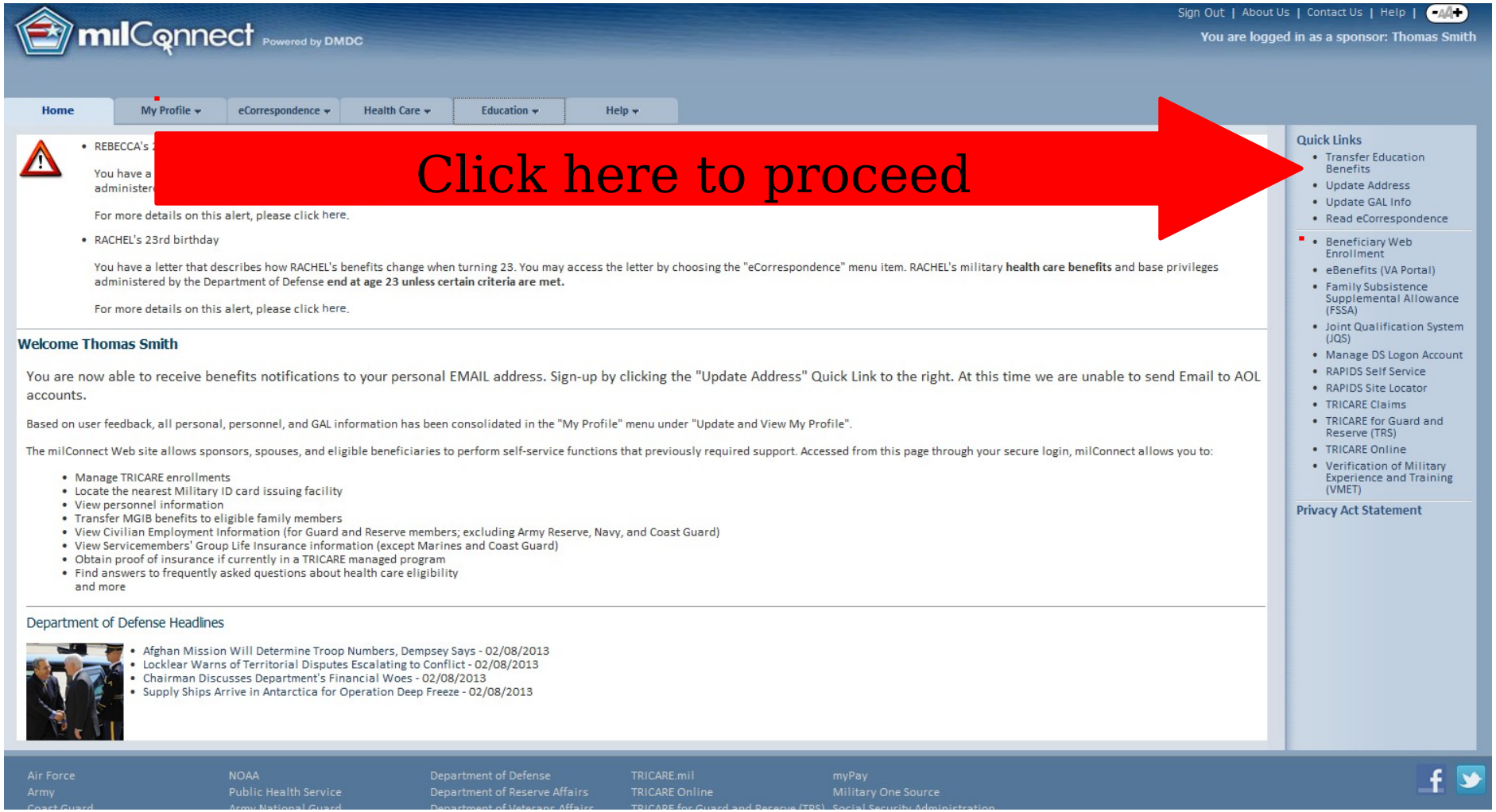

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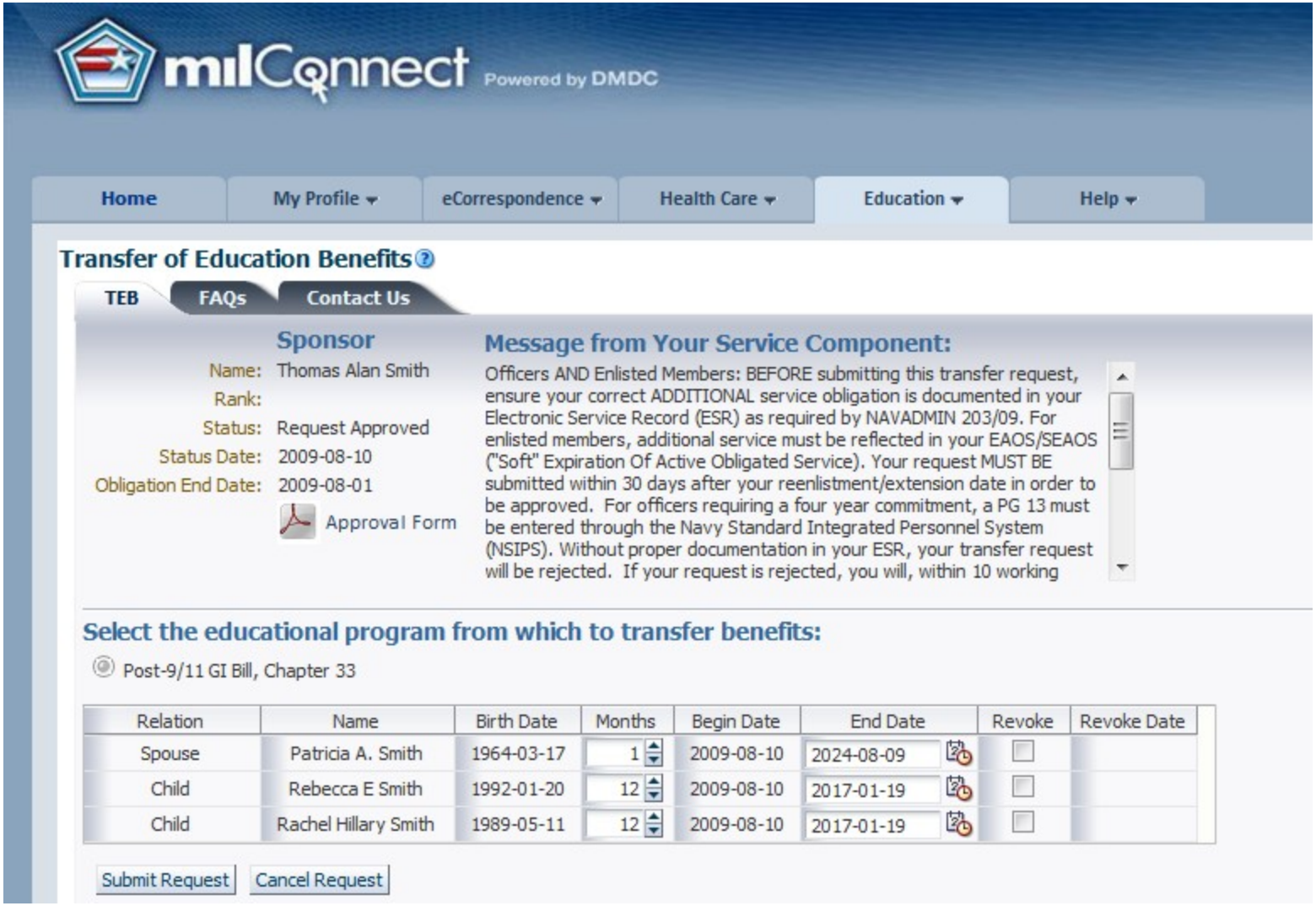

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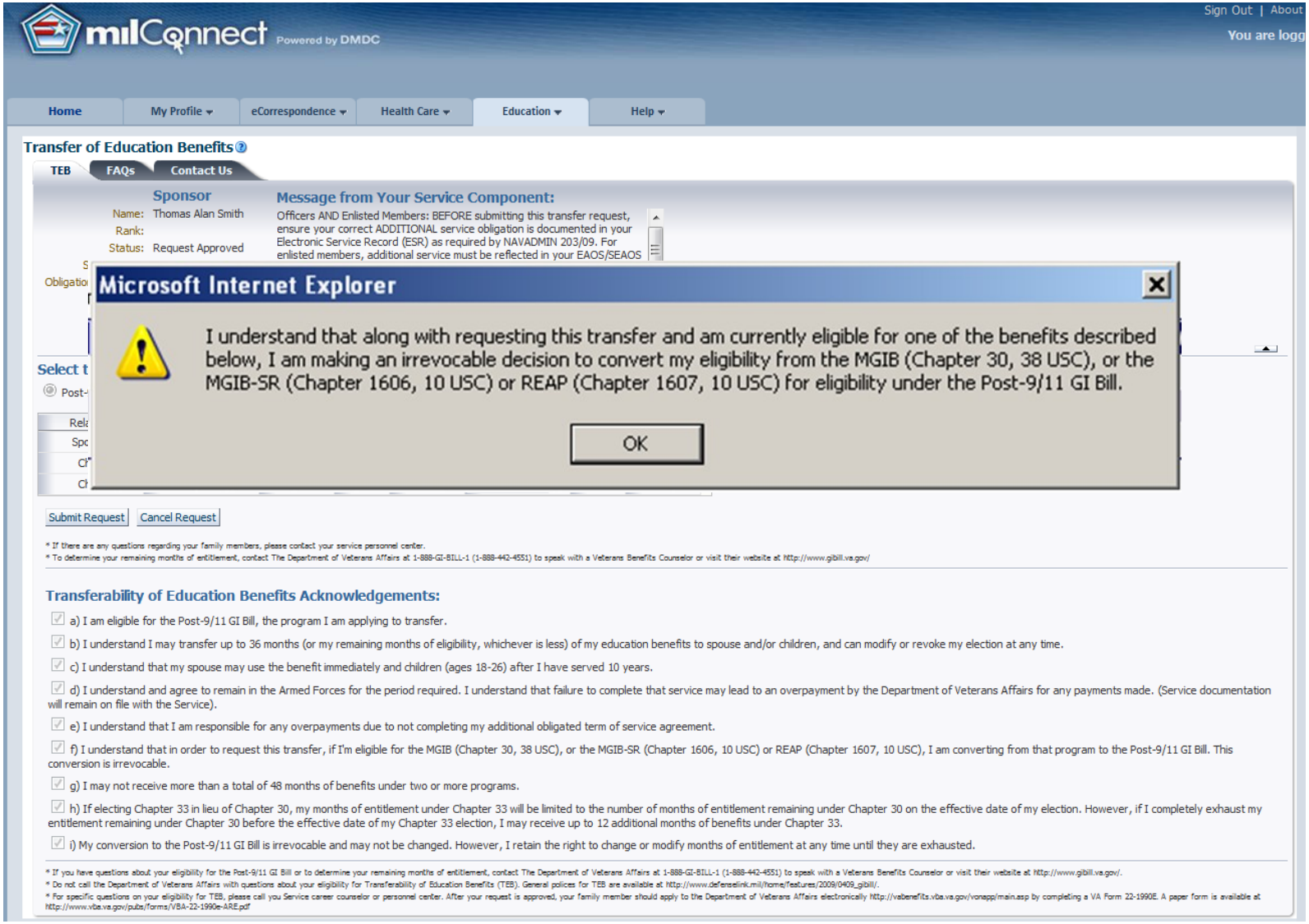
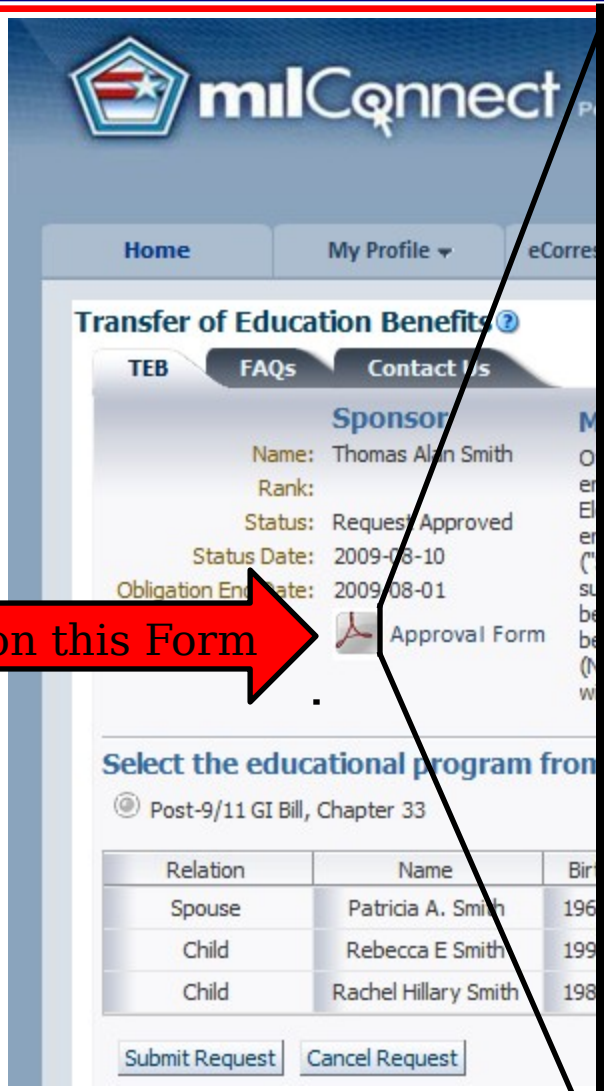


Transfer of Education Benefits is complete when you have this form



Click on this Form

DEPARTMENT OF DEFENSE
MANPOWER DATA CENTER
400 GIGLING ROAD
SEASIDE, CALIFORNIA 93955-6771

Feb 12, 2013

Thomas Alan Smith

Congratulations, you have been approved by your Service to transfer your unused Post-9/11 GI Bill benefits to member(s) of your immediate family.

The Defense Manpower Data Center reflects that your approval is for the following individual(s):

Transfer Request Date:	Aug 10, 2009
Transfer Status:	Request Approved
Transfer Status Date:	Aug 10, 2009
Obligation End Date:	Aug 01, 2009

Dependent Name	Begin Date	End Date	Transfer Months
Patricia A. Smith	Aug 10, 2009	Aug 09, 2024	1
Rebecca E Smith	Aug 10, 2009	Jan 19, 2017	12
Rachel Hillary Smith	Aug 10, 2009	Jan 19, 2017	12

Now that you have received approval, your family members can apply to use their transferred benefits with the U.S. Department of Veterans Affairs (VA) by completing VA Form 22-1990e, available at http://vabenefits.vba.va.gov/vonapp/main.asp.

This represents the status of your transfer request as of the date of this approval confirmation. You have the ability to make additions, changes, or revocations to the eligible family members and/or adjust the distribution of the transferred months through the TEB application as long as you stay in the Armed Forces. Once separated, family members cannot be added to your transfer request. However, you can change a transfer request submitted prior to separation.

If you have additional questions regarding transferability or if you have made changes to your transfer request that are not reflected above, please return to the TEB web application, available at https://www.dmdc.osd.mil/TEB/. You may print out an updated copy of this memo or visit the help section for additional information.

FY14 MGIB Monthly Benefit Rate

Montgomery GI Bill Institutional Training Rate Payment (Eff 10/1/13)	
Training Time	**Monthly rate + $600 buy-up**
Full time	$1,648.00 + $150.00
¾ time	$1,236 + $112.50
½ time	$824.00 + $75.00
less than ½ time more than ¼ time	$824.00** + $75.00
¼ time or less	$412.00 ** + $37.50

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

QUESTIONS?

www.gibill.va.gov

Tom Smith, NETC N525 850-452-7271 or thomas.a.smith4@navy.mil

NPC Website

NKO